GOVERNMENT OF INDIA
SOCIAL JUSTICE AND EMPOWERMENT
LOK SABHA

UNSTARRED QUESTION NO:4998
ANSWERED ON:26.04.2000
FINANCIAL ASSISTANCE TO DSCFDC
HARIBHAU MAHALE

Will the Minister of SOCIAL JUSTICE AND EMPOWERMENT be pleased to state:

(a) the financial assistance provided by the Union Government to the Delhi Scheduled Castes Financial Development Corporation Limited during each of the last three years, scheme-wise;

(b) the norms for analyzing and assessing the family income for grant of loan under the various schemes sponsored by Delhi Scheduled Caste Finance and Development Corporation Limited;

(c) the number of schemes launched by DSCFDC Limited during the last three years for the welfare of SCs;

(d) the number of persons who have applied under each Scheme separately;

(e) the criteria adopted for selection and the loans disbursed to the applicants during the above said period under each Scheme separately;

(f) whether the Government are aware of massive malpractices in scrutinizing the applications;

(g) if so, whether a number of complaints have been received against the officers of DSCFDC Limited in this regard; and
(h) if so, the action taken/proposed to be taken against the erring officials and measures being taken to safeguard the interest of applicants?

Answer

MINISTER OF STATE OF THE MINISTRY OF SOCIAL JUSTICE AND EMPOWERMENT (SMT. MANEKA GANDHI)

(a) Under the Scheme of Assistance to State Scheduled Castes Development Corporations, Central Govt. participates in the Share Equity of all SCDCs including Delhi Scheduled Castes Finance and Development Corporation in the ratio of 49:51 Financial assistance provided during the last three year under this Scheme is as follows:

Year	Financial Assistance provided
1997-98	Rs. 223.95 lakhs
1998-99	Nil
1999-2000	Nil

(b) For grant of loan, if the applicant is unmarried, income of his/her parents is included and in case of married applicant, the income of his/her family members is included.

For loan involving higher amount, income certificate issued by the Government of NCT of Delhi is considered. In bankable loan scheme, only affidavit is required from the applicant. In addition to above, photo copy of Ration Card and Scheduled Caste Certificate issued by Government of NCT of Delhi is also required.

(c) 12 Schemes have been launched during the last three years;

(d) Details are given in the Annexure.

(e) Loans under Bankable Schemes & National Scheme of Liberation and Rehabilitation of Scavangers.

The Corporation seeks applications through Newspaper advertisements. A Screening Committee, comprising of the General Manager, Loan Officer of Bank, concerned Bank Manager and Area Inspector of DSFDC, scrutinized and recommend viable cases to Banks for sanction of loans with the approval of the Managing Director. The proposals are processed based on status of SC Certificate and Certificate of Income (below the poverty line, i.e. Rs. 21,206/- per annum) and having a valid ration card.
Loan under NSFDC Schemes

Applications are invited through Newspaper advertisements. Selection ofbeneficiaries is done by a Committee comprising of General Manager/ManagingDirector, two representatives of the Board of Directors and one representativefrom NSFDC. On the basis of the eligibility criteria set by NSFDC, vizbeneficiary should be holding Ration Card and he should also produce SCcertificate and Certificate of Income (showing that he is living double below thepoverty line). The possession of valid driving licence is essential in case of loans for transport sector. Only eligible persons are called for interview and final selection is done on the basis of performance at the interview.
Loans under DSFDC Schemes

The applicant should have got admission in a recognised Government Technical Institute anywhere in India and must be a permanent resident of Delhi, having SC certificate and family income not exceeding Rs. 2,000/- p.m.
Training Schemes

The candidate must be a resident of Delhi having SC certificate issued by thecompetent authority with family income not exceeding Rs. 2,000/- p.m. The candidates are selected on the basis of marks obtained in Higher Secondary School Examination.

Details of loan disbursed to the applicants are given in Annexure.

(f)&(g) No Sir.

(h) Does not arise.